

UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF TENNESSEE, KNOXVILLE DIVISION

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Debtor (s): Randy James Williams  
Debra Lynn Williams

Chapter 13

Case No.: 04-33964

Amount: \$88,748.46

558 Shenandoah Drive,  
Rockwood, TN 37854

Trustee: Gwendolyn M Kerney

Claim No.: 9

**NOTICE OF TRANSFER OF CLAIM PURSUANT TO FRBP RULE 3001 (e) (2), WAIVER OF OPPURTUNITY TO OBJECT, AND REQUEST FOR NOTICE PURSUANT TO FRBP 2002**

OCWEN LOAN SERVICING, LLC (hereafter Assignee") hereby provides notice of the unconditional sale and transfer of all right, title, and interest in and to the Claims (as such defined in the attached Assignment or Power of Attorney by and between the Seller /Transferor (hereafter Assignor) including the Claim referenced above (the "Bankruptcy Claim").

Pursuant to Bankruptcy Rule 3001 (e) (2) and the foregoing assignment, the Assignee hereby requests that it be substituted for the Assignor as the record holder of the Bankruptcy Claim for all purposes in these proceedings. As is set forth in the attached assignment, the Assignor concurs with the request, and is aware of the transfer, and declines its opportunity to object under FRBP 3001 (e) (2). Accordingly, the Assignee requests that the transfer of the Bankruptcy Claim be made immediately upon the docketing of the Joint Notice of Transfer of Claim.

Assignee further requests that it be added to the mailing matrix in the above case pursuant to Bankruptcy Rule 2002, so as to receive copies of all notices and pleadings sent to creditors or other parties in interest.

The original Proof of Claim may have been filed by the Assignor under its name or the name of any of the following acquired institution(s): Home American Credit, Inc.

Account number: 1300588818  
Dated: 07/29/2004

Ocwen Account # 34534719  
Dated: 07/29/2004

**SELLER/TRANSFEROR/ASSIGNOR:**

Home American Credit, Inc  
d/b/a Upland Mortgage  
The Wanamaker Building  
100 Penn Square East  
Philadelphia, PA 19107

**PURCHASER/ASSIGNEE/TRANSFeree:**

JPMorgan Chase Bank, N.A.  
Ocwen Loan Servicing, LLC c/o  
12650 Ingenuity Drive  
Orlando, FL 32826  
Toll Free: (800) 74-OCWEN  
Fax (407) 737-6144

By: See attached assignment

**/S/ Gina Johnson**  
**Bankruptcy Supervisor**

## LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that JPMorgan Chase Bank, a New York banking corporation, having a place of business at 4 New York Plaza, 6<sup>th</sup> Floor, New York, N.Y. 10004, as Trustee (and in no personal or other representative capacity) under the Pooling and Servicing Agreement, dated as of (see attached)(as amended, restated, supplemented or otherwise modified from time to time, the "Agreement"; capitalized terms not defined herein have the definitions assigned to such terms in the Agreement), relating to the (see attached), hereby appoints Ocwen, in its capacity as a Servicer under the Agreement, as the Trustee's true and lawful Special Attorney-in-Fact, in the Trustee's name, place and stead and for the Trustee's benefit, but only in its capacity as Trustee aforesaid, to perform all acts and execute all documents as may be customary, necessary and appropriate to effectuate the following enumerated transactions in respect of any mortgage, deed of trust, promissory note or real estate owned from time to time owned (beneficially or in title, whether the Trustee is named therein as mortgagee or beneficiary or has become mortgagee or beneficiary by virtue of endorsement, assignment or other conveyance) or held by or registered to the Trustee (directly or through custodians or nominees), or in respect of which the Trustee has a security interest or other lien, all as provided under the applicable Agreement and only to the extent the respective Trustee has an interest therein under the Agreement, and in respect of which the Servicer is acting as servicer pursuant to the Agreement (the "Mortgage Documents").

This appointment shall apply to the following enumerated transactions under the Agreement only:

1. The modification or re-recording of any Mortgage Document for the purpose of correcting it to conform to the original intent of the parties thereto or to correct title errors discovered after title insurance was issued and where such modification or re-recording does not adversely affect the lien under the Mortgage Document as insured.
2. The subordination of the lien under a Mortgage Document to an easement in favor of a public utility company or a state or federal agency or unit with powers of eminent domain including, without limitation, the execution of partial satisfactions/releases, partial reconveyances and the execution of requests to trustees to accomplish same.
3. The conveyance of the properties subject to a Mortgage Document to the applicable mortgage insurer, or the closing of the title to the property to be acquired as real estate so owned, or conveyance of title to real estate so owned.
4. The completion of loan assumption and modification agreements in respect of Mortgage Documents.
5. The full or partial satisfaction/release of a Mortgage Document or full conveyance upon payment and discharge of all sums secured thereby, including, without limitation, cancellation of the related note.
6. The assignment of any Mortgage Document, in connection with the repurchase of the mortgage loan secured and evidenced thereby.
7. The full assignment of a Mortgage Document upon payment and discharge of all sums secured thereby in conjunction with the refinancing thereof, including, without limitation, the assignment of the related note.
8. With respect to a Mortgage Document, the foreclosure, the taking of a deed in lieu of foreclosure, or the completion of judicial or non-judicial foreclosure or termination, cancellation or rescission of any such foreclosure, including, without limitation, any and all of the following acts:

- a. the substitution of trustee(s) serving under a deed of trust, in accordance with state law and the deed of trust;
- b. the preparation and issuance of statements of breach or non-performance;
- c. the preparation and filing of notices of default and/or notices of sale;
- d. the cancellation/rescission of notices of default and/or notices of sale;
- e. the taking of a deed in lieu of foreclosure; and
- f. the preparation and execution of such other documents and performance of such other actions as may be necessary under the terms of the Mortgage Document or state law to expeditiously complete said transactions in paragraphs 8(a) through 8(e), above.

9. Demand, sue for, recover, collection and receive each and every sum of money, debt, account and interest (which now is, or hereafter shall become due and payable) belonging to or claimed by the Trustee under the Mortgage Documents, and to use or take any lawful means for recovery thereof by legal process or otherwise.

10. Endorse on behalf of the Trustee all checks, drafts and/or negotiable instruments made payable to the Trustee in respect of the Mortgage Documents.

The Trustee gives the Special Attorney-in-Fact full power and authority to execute such instruments and to do and perform all and every act and thing necessary and proper to carry into effect the power or powers granted by this Limited Power of Attorney, subject to the terms and conditions set forth in the Agreement including the standard of care applicable to servicers in the Agreement, and hereby does ratify and confirm what such Special Attorney-in-Fact shall lawfully do or cause to be done by authority hereof.

IN WITNESS WHEREOF, the Trustee has caused its corporate name and seal to be hereto signed and affixed and these presents to be acknowledged by its duly elected and authorized officer this 4th day of August, 2003.

**JPMorgan Chase Bank, as Trustee**

By: Marie P. Merritt  
 Name: Marie Merritt  
 Title: Senior Vice President

WITNESS:

WITNESS:

Scott Rubin  
 Name: Scott Rubin  
 Title: Trust Officer

Jon Saraniti  
 Name: Jon Saraniti  
 Title: Trust Administrator

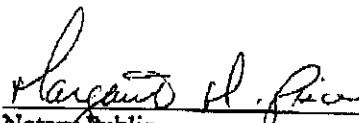
STATE OF NEW YORK

SS

COUNTY OF NEW YORK

On August 22, 2003, before me, the undersigned, a Notary Public in and for said state, personally appeared Marie Merritt, personally known to me to be the person whose name is subscribed to the within instrument and to be a duly authorized and acting Senior Vice President of JPMorgan Chase Bank, and such person acknowledged to me that such person executed the within instrument in such person's authorized capacity as a Senior Vice President of JPMorgan Chase Bank, and that by such signature on the within instrument the entity upon behalf of which such person acted executed the instrument.

WITNESS my hand and official seal.

  
Notary Public

Margaret M. Price  
Notary Public, State of New York  
No. 24-4980599  
Qualified in Kings County  
Commission Expires April 22, 2007

**Exhibit "A"**

IMC Home Equity Loan Owner Trust 1998-7

Merrill Lynch Mortgage Investors, Inc., Mortgage Loan Asset Backed Certificates, Series 99-H1

Structured Asset Securities Corporation Mortgage Pass-Through Certificates Series 1998-8

First Alliance Mortgage Loan Trust 1993-1, Mortgage Loan Asset Backed Certificates, Series 1993-1

First Alliance Mortgage Loan Trust 1993-2, Mortgage Loan Asset Backed Certificates, Series 1993-2

First Alliance Mortgage Loan Trust 1994-1, Mortgage Loan Asset Backed Certificates, Series 1994-1

First Alliance Mortgage Loan Trust 1994-2, Mortgage Loan Asset Backed Certificates, Series 1994-2

First Alliance Mortgage Loan Trust 1994-3, Mortgage Loan Asset Backed Certificates, Series 1994-3

First Alliance Mortgage Loan Trust 1994-4, Mortgage Loan Asset Backed Certificates, Series 1994-4

First Alliance Mortgage Loan Trust 1995-2, Mortgage Loan Asset Backed Certificates, Series 1995-2

First Alliance Mortgage Loan Trust 1996-1, Mortgage Loan Asset Backed Certificates, Series 1996-1

First Alliance Mortgage Loan Trust 1996-2, Mortgage Loan Asset Backed Certificates, Series 1996-2

First Alliance Mortgage Loan Trust 1996-4, Mortgage Loan Asset Backed Certificates, Series 1996-4

First Alliance Mortgage Loan Trust 1997-1, Mortgage Loan Asset Backed Certificates, Series 1997-1

First Alliance Mortgage Loan Trust 1997-2, Mortgage Loan Asset Backed Certificates, Series 1997-2

First Alliance Mortgage Loan Trust 1997-3, Mortgage Loan Asset Backed Certificates, Series 1997-3

First Alliance Mortgage Loan Trust 1998-1, Mortgage Loan Asset Backed Certificates, Series 1998-1

First Alliance Mortgage Loan Trust 1998-2, Mortgage Loan Asset Backed Certificates, Series 1998-2

First Alliance Mortgage Loan Trust 1999-4, Mortgage Loan Asset Backed Certificates, Series 1999-4

First Alliance Mortgage Loan Trust 1998-1, Mortgage Loan Asset Backed Certificates, Series 1998-1

Merrill Lynch Mortgage Investors, Inc., Mortgage Loan Asset Backed Certificates, Series 1998-FF1

Access Financial Mortgage Loan Trust 1996-4

Access Financial Mortgage Loan Trust 1997-1

Access Financial Mortgage Loan Trust 1997-2

Access Financial Mortgage Loan Trust 1997-3

Access Financial Mortgage Loan Trust 1996-4

Access Financial Mortgage Loan Trust 1997-1

TOTAL P.05

**Exhibit "A" Continued**

CSFB Trust Series 2001-HS27

CSFB Trust Series 2001-S31, CSFB Mortgage Pass-Through Certificates, Series 2001-S31

CSFB Trust Series 2002-S6, CSFB Mortgage Pass-Through Certificates, Series 2002-S6

CSFB Trust Series 2002-S12, CSFB Mortgage Pass-Through Certificates, Series 2002-S12

Mortgage-Backed Pass-Through Certificates, Series 2002-AR2

Home Equity Trust Series 2002-1, Home Equity Pass-Through Certificates, Series 2002-1

Home Equity Mortgage Trust Series 2002-2, Home Equity Mortgage Pass Through Certificates, Series 2002-2

Home Equity Mortgage Trust Series 2002-3, Home Equity Mortgage Pass-Through Certificates, Series 2002-3

Mortgage-Backed Pass-Through Certificates, Series 2002-AR13

Home Equity Mortgage Trust Series 2002-4, Home Equity Mortgage Pass-Through Certificates, Series 2002-4

Home Equity Mortgage Trust Series 2002-5, Home Equity Mortgage Pass-Through Certificates, Series 2002-5

Home Equity Mortgage Trust Series 2003-1, Home Equity Mortgage Pass-Through Certificates, Series 2003-1

Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 2003-AM1

Home Equity Mortgage Trust Series 2003-2, Home Equity Mortgage Pass-Through Certificates, Series 2003-2

Home Equity Loan Asset-Backed Certificates, Series 2003-2

Home Equity Mortgage Trust Series 2003-4, Home Equity Mortgage Pass-Through Certificates, Series 2003-4

Structured Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2003-BC3

Home Equity Mortgage Trust Series 2003-5, Home Equity Mortgage Pass-Through Certificates, Series 2003-5

Home Equity Mortgage Trust Series 2003-6, Home Equity Mortgage Pass-Through Certificates, Series 2003-6

Terwin Mortgage Trust, Series TMTS 2003-6HE, Asset Backed Pass-Through Certificates

Home Equity Mortgage Trust Series 2003-7, Home Equity Mortgage Pass-Through Certificates, Series 2003-7

ACE Securities Corp. Home Equity Loan Trust, Series 2004-HS1, Asset Backed Pass-Through Certificates

Home Equity Mortgage Trust Series 2004-1, Home Equity Mortgage Pass-Through Certificates, Series 2004-1

GSAMP Trust 2004-SEA2, Mortgage Pass-Through Certificates, Series 2004-SEA2